

FRAME AND RODGER

Barristers and Solicitors

G. RUSSELL FRAME A. FOSTER RODGER
DONALD McNEILL

TELEPHONE WA. 1-1136

SUITE 114-B BANK OF COMMERCE BUILDING
2 COLLEGE STREET

TORONTO 2
CANADA

7 April, 1960.

Miss Kathleen Parlow,
129 Major Street,
Toronto, Ontario.

Dear Miss Parlow:

Re: Yourself and Novitsky;
Purchase 129 Major Street, Toronto.

We are pleased to report that on 31 March, 1960, we completed the purchase of the above described lands and premises.

TITLE

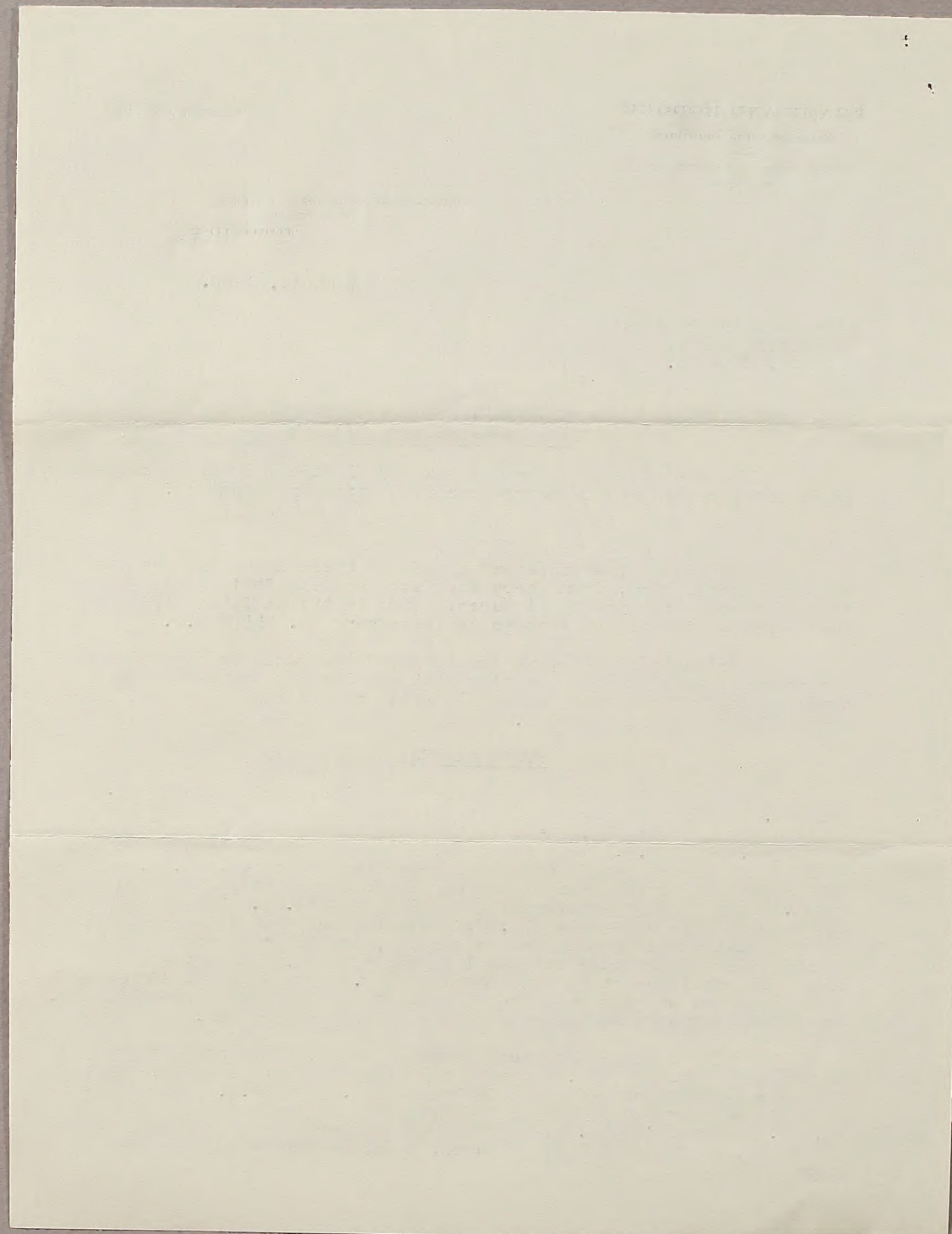
On closing, we obtained a deed of these lands and premises dated 21 March, 1960, from Harry Novitsky and Alta Novitsky to you and registered the same on 31 March, 1960, in the Registry Office for the Registry Division of Toronto as Instrument No. 74507 W.A.

Prior to closing, we investigated the title to these lands and premises and we hereby certify that you are now the registered owner thereof with a good marketable title in fee simple subject only to the following encumbrances.

ENCUMBRANCES

(1) A first mortgage dated 5 October, 1959, made by Mr. and Mrs. Novitsky in favour of Victoria and Grey Trust Company and registered on 7 October, 1959, in the said Registry Office as Instrument No. 73507 W.A. This mortgage, which you agreed to assume, was made to secure the repayment of the principal sum of \$6,000.00, on which there was owing as at 31 March, 1960, for principal the sum of \$5753.28 and for accrued interest the sum of \$183.11. The balance of this mortgage is repayable \$70.00, including interest at the rate of 7½% calculated half yearly not in advance, on the first day of each month until the mortgage matures 1 November, 1964. The payment of principal and interest in the amount of \$70.00 due 1 April, 1960, was made by us and we sent on to you a copy of our letter to the Mortgagee. Subsequent payments may be made by you in the same manner.

(2) A second mortgage dated 25 March, 1960, made by you in favour of Mr. and Mrs. Novitsky and registered on 31 March, 1960, in the said Registry Office as Instrument No. 74508 W.A. This mortgage was made by you to secure the repayment of the principal sum of \$6,300.00 repayable \$65.00, together with interest at the rate of 7% per annum, on the last days of March, June, September and December in



each year until the mortgage matures on the last day of March, 1965. This mortgage contains a provision enabling you to make greater repayments of principal on any payment date without notice or bonus and a provision giving you the right, if not in default, to a renewal of the mortgage at its maturity on the same terms as contained therein for a further period of 5 years. Mortgage payments falling due under this mortgage should be made to the Mortgagees' solicitors, Messers Kaye, Bjarnason & Norman, Barristers and Solicitors, 21 Dundas Square, Toronto 1, Ontario, and should reach that firm on or before their respective due dates.

TAXES

Prior to closing, we ascertained that all taxes had been paid in full to 31 December, 1959. We have notified the Assessment Department of the City of Toronto that you are now the registered owner of these lands and premises.

INSURANCE

The premises on the lands are insured against loss by fire to the extent of \$9,000.00 with Provincial Insurance Company Limited under Policy No. 712508 which expires 17 February, 1961. This Policy is being transferred to you with the loss, if any, payable to the first and second mortgagees as their respective interests may appear and, at the same time, the amount of the coverage is being increased to \$11,000.00. In the near future, we will send on to you a copy of this policy and the invoice for the increased coverage to the expiry date.

TENANCIES

By the terms of the offer to purchase you were to obtain vacant possession on closing.

EXECUTIONS

Prior to closing, we ascertained that no executions had been lodged in the hands of the Sheriff of the County of York against the Vendors up to 30 minutes past 4 o'clock in the afternoon, 31 March, 1960, and obtained a Sheriff's Certificate.

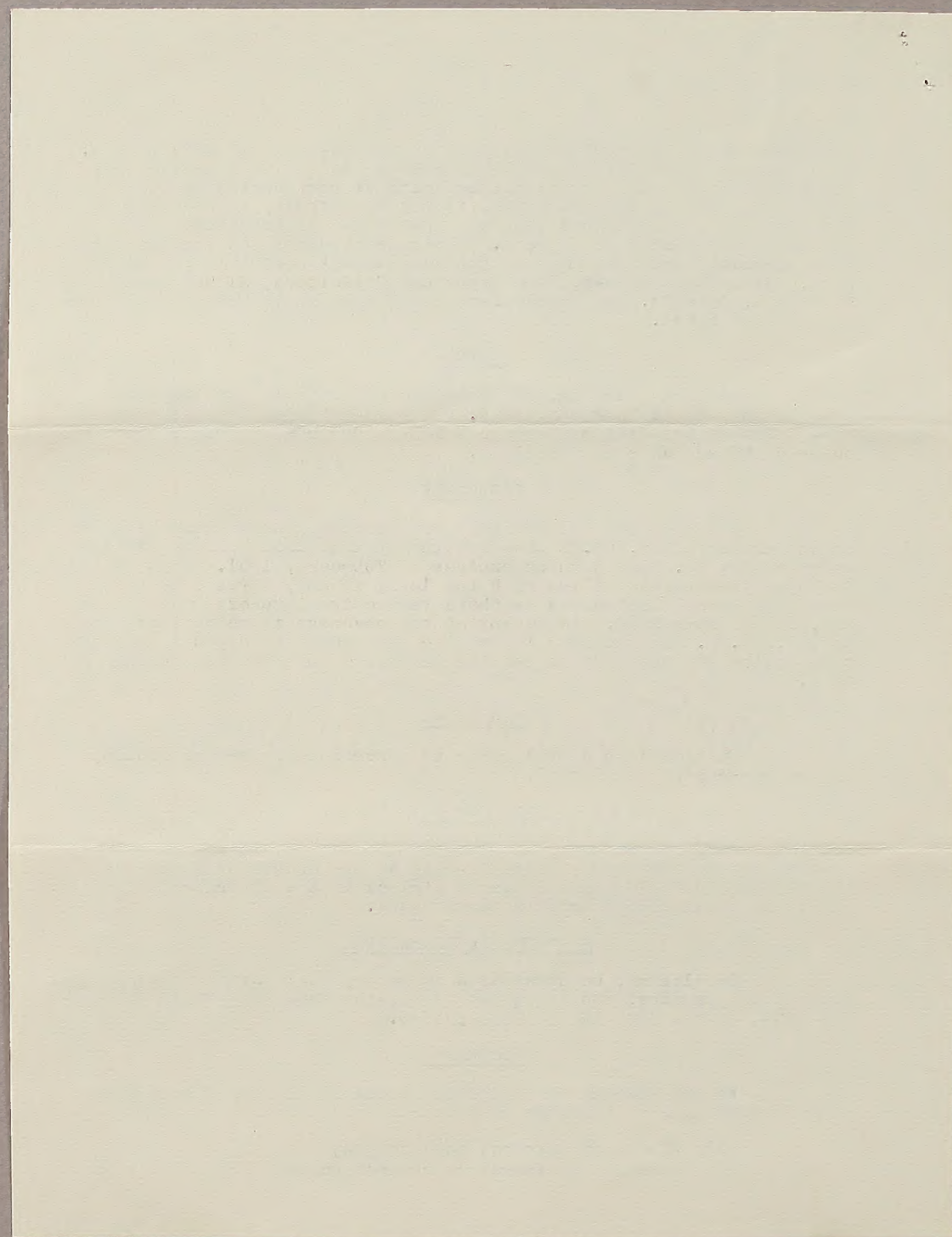
STATUTORY DECLARATIONS

On closing, we obtained a Statutory Declaration of Possession made by the vendors, showing quiet possession from the 9th day of August 1940, to the 30th day of March, 1960.

DOCUMENTS

We are holding the following documents in our file pending your instructions as to their disposal:

- (1) Duplicate original deed to you;
- (2) Mortgage statement in respect to the first mortgage;



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- (3) Unsigned copy of the second mortgage;
- (4) Statutory Declaration of Possession made by Harry Novitsky and Alta Novitsky on 30 March, 1960; and
- (5) Sheriff's Certificate dated 31 March, 1960.

We are enclosing herewith our receipted bill herein; our cheque in your favour in the amount of \$224.36 and statement of your account with us which is in balance.

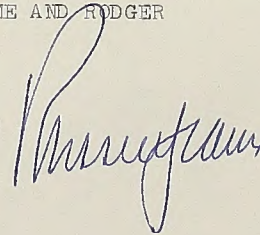
Should there be anything about this purchase which you do not fully understand, please do not hesitate to contact the writer.

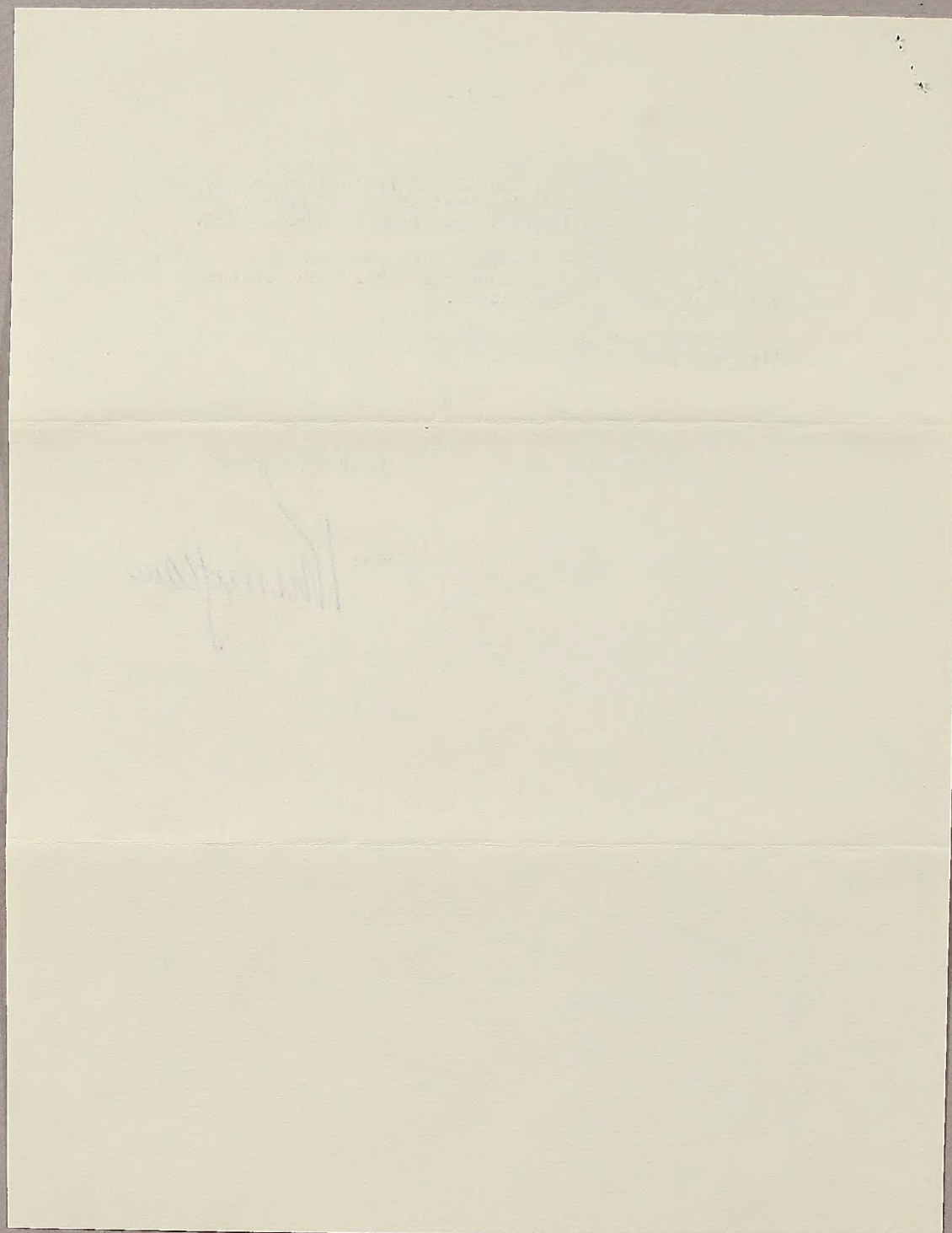
Yours very truly,

FRAME AND RODGER

GRRF/s
Encl.

PER:





Miss Kathleen Parlow,
129 Major Street,
Toronto, Ontario.

IN ACCOUNT WITH
FRAME AND RODGER
Barristers, Solicitors and Notaries Public
2 COLLEGE STREET
TORONTO 2, ONTARIO

Re: Yourself and Novitsky;
Purchase 129 Major Street,
Toronto.

1960
March - April

To professional services generally herein,
1 $\frac{1}{4}$ % of \$13,300.00, \$166.25, say, \$150.00

DISBURSEMENTS

Searches	2.70	
Sheriff's Certificate	2.00	
Sub-search	.50	
Register Deed	4.50	
Land Transfer Tax	26.60	
Mortgage payment	70.00	106.30

THIS IS OUR BILL HEREIN \$256.30

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1960		
31 March	To our cheque to Vendors' solicitors	872.02
2 April	By transfer from your account re Sale 53 Sussex Ave.	1,352.68 ✓
7 April	To our fee and disbursements	256.30
7 April	To our cheque to you	224.36

THIS IS A STATEMENT OF OUR ACCOUNT \$1,352.68 \$1,352.68

DATED at Toronto this 7th day of April, 1960.

GRRF/s

RECEIVED PAYMENT
WITH THANKS
FRAME & RODGER
PER J.

FRAME AND RODGER

PER: *Kussayman*

